

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JCE11 U.S. PTO
10/035030
12/28/01

In re Application of: Robert D. KIZER, et al.

Application No: Initial Filing

Filing Date: December 28, 2001

Examiner: Not Yet Assigned

Group Art No: Not Yet Assigned

Attorney Docket Number: 24141097.3

For: METHOD AND APPARATUS FOR PROCESSING FINANCIAL
TRANSACTIONS OVER A PAGING NETWORK

"CERTIFICATE OF EXPRESS MAIL" -- #EL698813732US

DATE OF DEPOSIT: 12/28/2001

I, William D. McSpadden, hereby certify that this paper or fee is being deposited with the United States Postal Service with sufficient postage "VIA EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 on, or before the date indicated above and is addressed to: BOX PATENT APPLICATION, Commissioner of Patents, P.O. Box 2327, Arlington, Virginia 22202.

William D. McSpadden
(Signature)

December 28, 2001
(Date of Signature)

BOX PATENT APPLICATION
Commissioner for Patents
P.O. Box 2327
Arlington VA 22202

Dear Commissioner:

INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, that the art listed on the attached PTO/SB/08A be considered and cited in the examination of the above-

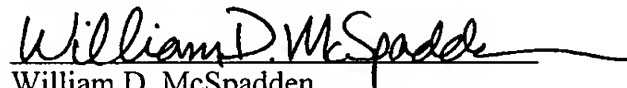
identified application. A copy of this art is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. §§1.97(g) and (h), no representation is made that this art is material to patentability of the present.

Applicant respectfully submits that the claims of Applicant's above-referenced patent application are patentably distinguishable from these references.

The Examiner is requested to initial the attached form PTO-SB/08A and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Any questions or comments should be directed to the following correspondence address:

Respectfully submitted,

A handwritten signature in black ink, reading "William D. McSpadden", is written over a horizontal line.

William D. McSpadden
Attorney for Applicant
Reg. No. 44,234

December 28, 2001
BAKER & MCKENZIE
2300 Trammell Crow Center
2001 Ross Avenue
Dallas, Texas 75201-2916
Main: (214) 978-3000
Direct: (214) 978-3040
Fax: (214) 978-3099

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

PTO/SB/08B (10-01)

Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	Initial Filing
		Filing Date	12/28/2001
		First Named Inventor	Robert KIZER
		Group Art Unit	Unassigned
		Examiner Name	Unassigned
Sheet 2 of 2	Attorney Docket Number	24141097.3	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ²	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		DONAL O'MAHONY, Electronic Payment Systems. (1997) Artech House, Inc., pp. 1-17;	
		A.S.HON, An Introduction to Paging (1993), Motorola, Inc., http://www.motorola.com/MIMS/MSPG/Special/explain_paging/ptoc.html ;	
		Wireless Application Development, Motorola Personal Networks Group (2000), Motorola, Inc., http://www.motorola.com/MIMS/MSPG/spin/library_files/wad.pdf ;	
		Getting Started with FedACH Origination, A Manual for Financial Institutions, Federal Reserve Financial Services, (April 2001), http://www.frbervices.org/ach/pdf/fedachOrigination.pdf ;	
		IBM Electronic Commerce, International Engineering Consortium, http://www.iec.org/cgi-bin/acrobat.pl?filecode=42 ;	
		Automated Clearing House Items, Federal Reserve Financial Services, Operating Circular No. 4, (June 25, 2001), http://www.frbervices.org/Industry/pdf/Oc4.pdf	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

10/28/01
107035030
JCE11U.S. PTO